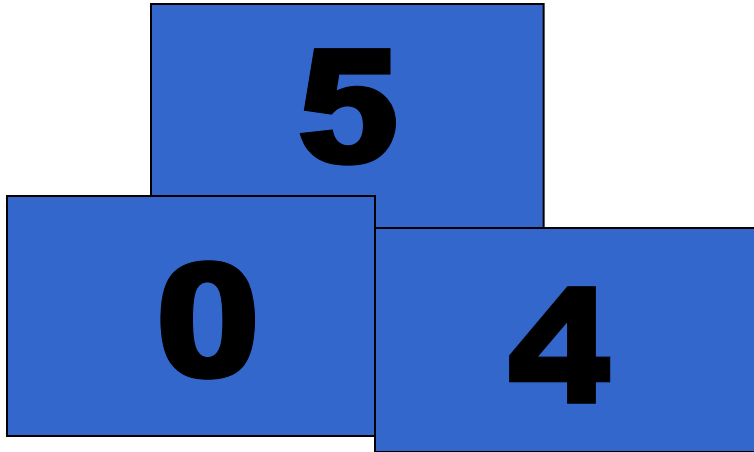


# **“Building Blocks to Commercial Real Estate Lending”**

*An SBA 504 Loan Program Presentation  
Featuring Long-Term, Fixed-Rate Financing*



**The 504 Certified Development Company (CDC) Program provides growing businesses with long-term, fixed-rate financing for major assets: Purchase land & improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; constructing, modernizing, renovating or converting existing facilities; and purchasing machinery & equipment. 504 program loan proceeds cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.**

**CDCs are generally nonprofit corporations established to contribute to the economic development of their local communities. Approximately 270 CDCs nationwide work with the SBA and private sector lenders to provide financing to small businesses. The objective of the SBA 504 program is to “create and retain jobs”. 504 is a good financing partnership tool for the private lender (banks/other), the CDC (SBA debentures) and the borrower. The maximum SBA debenture generally is \$1.5 million (up to \$4 million in some cases).**

**For detailed information and requirements on the 504 program visit the SBA website at [www.sba.gov/financing/sbaloan/cdc504.html](http://www.sba.gov/financing/sbaloan/cdc504.html) or call for assistance the Harlingen District Office @ 956.427.8533 or the Corpus Christi Branch Office @ 361.879.0017.**